

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN  
APPLICATION DATA SHEET (37 CFR 1.76)**

Electronic Version v11

Stylesheet Version v10

<b>Title of Invention</b>	<b>PAY YOURSELF FIRST BUDGETING</b>								
<p>As the below named inventors, we declare that:</p> <p>This declaration is directed to the invention titled: " PAY YOURSELF FIRST BUDGETING"</p> <p>We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;</p> <p>We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;</p> <p>We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.</p> <p>All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.</p>									
<p><b>FULL NAME OF INVENTORS:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; padding: 5px;">Inventor 1: Tracey R Thomas</td><td style="width: 50%; padding: 5px;">Inventor</td></tr><tr><td style="padding: 5px;">Signature : /TRT</td><td style="padding: 5px;">Citizen of : US</td></tr><tr><td style="padding: 5px;">Inventor 2: Raymond R Ferrell</td><td style="padding: 5px;">Inventor</td></tr><tr><td style="padding: 5px;">Signature : /RRF</td><td style="padding: 5px;">Citizen of : US</td></tr></table>		Inventor 1: Tracey R Thomas	Inventor	Signature : /TRT	Citizen of : US	Inventor 2: Raymond R Ferrell	Inventor	Signature : /RRF	Citizen of : US
Inventor 1: Tracey R Thomas	Inventor								
Signature : /TRT	Citizen of : US								
Inventor 2: Raymond R Ferrell	Inventor								
Signature : /RRF	Citizen of : US								

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**-- PATENT --**

First Named Inventor: Tracey R. Thomas

Docket No.: 70655.4400

Serial No.: TBA

Group Art Unit: TBA

Filing Date: August 2, 2004

Examiner: TBA

Title: PAY YOURSELF FIRST  
BUDGETING

Confirmation No.: TBA

**DECLARATION FOR PATENT APPLICATION**

I hereby declare that:

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**PAY YOURSELF FIRST BUDGETING**

the specification of which is attached hereto or was filed on \_\_\_\_\_ as United States Application Number or PCT International Application Number. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)	Country	Filing Date	Priority Not Claimed
N/A			[ ]

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

<u>60/542,716</u>	<u>Feb. 6, 2004</u>
Application Number	Filing Date
<u>60/552,857</u>	<u>March 11, 2004</u>
Application Number	Filing Date

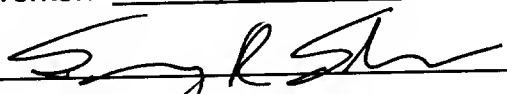
I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>10/010,947</u>	<u>11/6/2001</u>	<u>Pending</u>
Application Number	Filing Date	Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Name of sole or first inventor: Tracey R. Thomas

Inventor's signature:  Date: 7/30/04

Residence: City/State Boonton, New Jersey Country USA

Mailing Address: 200 Vesey Street

City/State: New York, New York Zip Code: 10285

Citizenship: United States of America

Name of second inventor: Raymond R. Ferrell

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence: City/State West Oranewood, New Jersey Country USA

Mailing Address: 55 Highwood Road

City/State: West Oranewood, New Jersey Zip Code: 07052

Citizenship: United States of America

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**-- PATENT --**

First Named Inventor:	Tracey R. Thomas	Docket No.:	70655.4400
Serial No.:	TBA	Group Art Unit:	TBA
Filing Date:	August 2, 2004	Examiner:	TBA
Title:	PAY YOURSELF FIRST BUDGETING	Confirmation No.:	TBA

**DECLARATION FOR PATENT APPLICATION**

I hereby declare that:

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**PAY YOURSELF FIRST BUDGETING**

the specification of which is attached hereto or was filed on \_\_\_\_\_ as United States Application Number or PCT International Application Number. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

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I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT International application having a filing date before that of the application on which priority is claimed.

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Name of sole or first inventor: Tracey R. Thomas

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

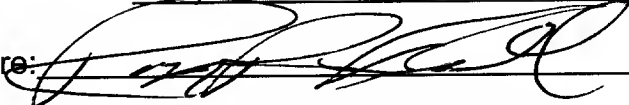
Residence: City/State Boonton, New Jersey Country USA

Mailing Address: 200 Vesey Street

City/State: New York, New York Zip Code: 10285

Citizenship: United States of America

Name of second inventor: Raymond R. Ferrell

Inventor's signature:  Date: 7/25/64

Residence: City/State West Oranewood, New Jersey Country USA

Mailing Address: 55 Highwood Road

City/State: West Oranewood, New Jersey Zip Code: 07052

Citizenship: United States of America